

Article: Financial Health

Content notes:

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AUDIENCE	Australians experiencing life transitions, such as new jobs, pay rises, relationships or parenthood, who may not have reviewed their insurance in a while.
COMMUNICATION OPPORTUNITIES	White label content: Prompt people to revisit their cover at natural life milestones.
MESSAGE	Life changes are natural prompts to check your insurance still fits, and a quick five-minute review can give you confidence without requiring any immediate decisions.
INSIGHTS	People who actively understand their insurance feel more financially confident, yet most only think about cover reactively when something goes wrong rather than at the life moments that actually shift their needs.
ASSOCIATED ASSET/S	N/A
CTA	Take five minutes to confirm where your insurance sits, check your cover amount, and consider what expenses would remain if you couldn't work for a period.

Life stages and life insurance: when it's worth reviewing

Insurance needs aren't static. They change as your life changes — particularly as your work, income and responsibilities evolve.

TAL research shows people who actively understand their insurance tend to feel more financially confident (they feel their loved ones' financial needs would be met if they couldn't work due to illness, injury or death) than those who aren't sure whether they're covered at all.¹ And that understanding doesn't need to happen all at once. It often starts with checking in at the right moments.

LIFE MOMENTS THAT CAN TRIGGER A REVIEW

You don't need to review your insurance constantly. But it can be worth doing a quick check when you experience a change such as:

- starting a new job or moving into full-time work
- getting a pay rise or changing roles
- moving in with a partner, getting married or separating
- having children or taking on caring responsibilities
- taking on a mortgage or other significant debt.

These moments don't mean your insurance is wrong — they're simply prompts to make sure it still aligns with your life.

HEALTH CHANGES MATTER TOO

Changes to your health can also be a reminder to understand what support is available if you ever need it.

¹ TAL, *Making insurance matter: How super funds can help their members build financial confidence*. 2026.

Knowing what cover you have before something happens removes some of the pressure at what can already be a stressful time.

A SIMPLE 5-MINUTE CHECK

A review of your insurance doesn't need to be detailed or overwhelming. Often, five minutes is enough to:

- confirm what types of insurance cover you have, such as life cover, total and permanent disability (TPD) cover or income protection, either through your super fund or provided by your employer as part of your employee benefits
- confirm your cover amount
- think about what expenses you'd still need to cover if you couldn't work for a period.

That's it. You don't need to make decisions about your insurance on the spot. Even this small level of awareness can help you feel more prepared and in control.

KEEP THE BIGGER PICTURE IN MIND

Job changes and life transitions can also affect things like how many super accounts you have, which may impact your insurance.

If you're changing jobs, it's worth checking what insurance your new employer offers you. You may also be able to convert your existing employer-provided cover into an individual policy before you leave, so you don't lose the cover you already have.

Insurance works best when it quietly supports you in the background, and that starts with understanding it at key moments, not reacting under pressure.

DISCLAIMER [please add to your post]

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